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Virtual Gift Cards

What We Can Do for You!

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EXHIBIT 2

4/20/99

Product Benefits

- *Enhance relationships:*
 - *Customer*
 - *Employee*
- *Give “virtual” gift that recipient will value/choose vendor*
- *Double the “giving” benefit -- upon receipt, upon redemption*
- *Cost-effective*

Customer Profile

Business gift giving to customers/

Market Position/Size

- Communicate a "personalized" message
- High-selling, innovative card design facilitate a creative vehicle for the gift delivery
- On-line ordering makes gift easy and

Competition

- *Limited competition implies vendors are willing to commit*
- *Low-risk and low-capital investment (outsourced)*
- *Additional sales which DO NOT take away from current sales/marketing avenues*

Virtual Gift Card Competitive Differences

- Complete “personalization”
 - Design
 - Sentiment
 - Recipient address directly identified
- Vendor uniqueness is accentuated
- Same day ordering and mailing
- Self-mailer cost = low cost
- Quality card is the gift vehicle

Gift Categories (continued)

- Home Improvement/Furnishings
- Full-service (Major Dept. Store)
- Specialty Gift (Hallmark Gold Crown Stores)
- Candy (Russell Stover)
- Personal Care (Perfume, Spa Products)
- Travel
- Magazine Subscriptions (Time, Shape, etc.)

Gift Categories

- Restaurants
- Apparel (Women's, Men's, Children's, and Infants)
- Movies/Entertainment
- Sports Equipment
- Memories (Photo Shops, Photographers)
- Spirits (Wine and Alcohol)

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